

- EXHIBIT 2 -

A COURT AUTHORIZED
THIS LEGAL NOTICE

**If you own or owned
a UL or VUL life
insurance policy
issued or insured by
ReliaStar Life
Insurance Company
or its predecessors,
your rights may be
affected by a class
action lawsuit**

The Court has allowed a lawsuit known as *Advance Trust & Life Escrow Services, LTA v. ReliaStar Life Insurance Company*, Case No. 18-2863 (DWF/BRT) (D. Minn.), to be a class action on behalf of a two Classes, or groups of people, that may include you.

xxxx COI Notice Administrator
c/o JND Legal Administration
P.O. Box XXXXX
Seattle, WA 98111



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The lawsuit alleges that Relistar Life Insurance Company (“Defendant”) breached contracts with certain universal life (“UL”) and variable life (“VUL”) policy owners by imposing unlawful cost of insurance (“COI”) chargers and waiver rider (“Rider”) charges. Defendant denies the lawsuit claims. The Court has not decided who is right or wrong.

WHO IS A CLASS MEMBER? The Court certified two Classes. The COI Class consists of all current and former owners of UL or VUL policies issued or insured by Defendant, or its predecessors, on policy forms 82-358, 82-500, 82-501, 82-502, 82-503, 82-508, 82-509, 83-187, 83-300, 83-301, 83-302, 83-303, 83-304, 83-305, 83-306, 83-307, 83-308, 83-309, 10820, 10820PA, 10830, 10830 PA, 10840, 10890, 10910, 10980, 10980MN, 11021F, 11021FMN, 11060, 11060MN, 11060-U, 11060-P, 11065, 11260, 11260MN, 11265, 73853-0, and 614680 during the Class Period. The Rider Class consists of all current and former owners of UL or VUL policies issued or insured by Defendant, or its predecessors, on policy forms 10830 and 10910 during the Class Period. The Class Period is defined in the FAQ section at www.xxxxxlitigation.com. Excluded from the Classes are current or former owners of the class policies issued in Alaska, Arkansas, New Mexico, New York, Virginia, Washington, and Wyoming; and Defendant, its officers and directors, members of their immediate families, and their heirs, successors, or assigns. Also excluded from the COI Class are current or former owners of the policies listed in Exhibit A of the Long Form Notice available at www.xxxxxlitigation.com. Records indicate you may be a Class Member.

YOUR RIGHTS AND OPTIONS

Do nothing. Stay in this lawsuit and await the outcome. Any judgment in this case – whether favorable to Plaintiffs or Defendant – will bind all Class Members who do not timely elect to be excluded from the Classes. There is no money available now, and no guarantee there ever will be. The Court has appointed Susman Godfrey L.L.P. as Class Counsel. If you stay in the Classes, you do not need to hire your own lawyer because Class Counsel is working on behalf of the Classes. However, you may hire your own lawyer at your own expense and cost.

Exclude yourself. Get no benefits from lawsuit. Keep certain rights. If you ask to be excluded from this lawsuit and money is later awarded, you will not be allowed to request a payment. But, you preserve any rights to sue Defendant at your own expense and with your own attorney about the same legal claims in this lawsuit. To exclude yourself, send a letter requesting exclusion from this lawsuit with your name, address, telephone number, email address, signature, and the insurance policy number(s) you wish to exclude to: XXXX COI Notice Administrator, c/o JND Legal Administration, P.O. Box xxxxx, Seattle, WA 98111. You must mail your exclusion request, **postmarked no later than Month x, 2022**.

QUESTIONS? Visit www.xxxxxxlitigation.com or call 1-xxx-xxx-xxx. Please do not contact the Court.